

Information to identify the case:

Debtor 1	Julio Gonzalez	Social Security number or ITIN	xxx-xx-7620
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-18023-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julio Gonzalez

1/14/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Julio Gonzalez
Debtor

Case No. 21-18023-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 14, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db	+ Julio Gonzalez, 6 Buckingham Court, Sewell, NJ 08080-3234
519330549	++++ ASHLEY M. PASCUIZZI, ESQUIRE, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2538, JERSEY CITY NJ 07311 address filed with court.; Ashley M. Pascuzzi, Esquire, Gross Polowy, LLC, 2500 Plaza 5, Suite 2538, Jersey City, NJ 07311
519330548	Apex Asset Mgmt., PO Box 5407, Lancaster, PA 17606-5407
519330551	+ AtlantiCare, 310 Chris Gaupp Drive, Suite 102, Galloway, NJ 08205-4461
519330553	+ Cardiovascula Assc. of Del Valley, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
519330554	+ Dr. Anna K. Park, DMD, LLC, 50 N. Main St, Mullica Hill, NJ 08062-9409
519330555	+ Infinite Endodontics, 432 Ganttown Road #103, Sewell, NJ 08080-1895
519330556	+ Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
519330558	+ Lee S. Dennison, PC, 231 High Street, Mount Holly, NJ 08060-1450
519330561	+ Persante Continuing Care, 200 E. Park Drive, Suite 600, Mount Laurel, NJ 08054-1297
519330562	Quality Asset Recovery, LLC, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
519330563	Regional Orthopedic PA, PO Box 8566, Cherry Hill, NJ 08002-0566
519330564	+ Robert J. Malloy, Esquire, 2 N. Maple Avenue, Marlton, NJ 08053-3008
519330568	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519330569	+ Youngblood Sampoli & Coombs, PA, Cornerstone Commerce Center, 1201 New Road, Suite 230, Linwood, NJ 08221-1154

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 14 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519330550	+ Email/Text: bankruptcy@pepcoholdings.com	Jan 14 2022 20:37:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
519330552	+ Email/Text: bankruptcy@usecapital.com	Jan 14 2022 20:38:00	Capital Accounts, LLC, PO Box 140065, Nashville, TN 37214-0065
519330557	EDI: IRS.COM	Jan 15 2022 01:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519330559	+ EDI: AISMIDFIRST	Jan 15 2022 01:33:00	MidFirst Bank, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
519330560	EDI: AISMIDFIRST	Jan 15 2022 01:33:00	Midland Mortgage, PO Box 268959, Oklahoma City, OK 73126-8959
519330565	+ EDI: DRIV.COM	Jan 15 2022 01:33:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
519330566	+ Email/Text: asmith@marcuslaw.net	Jan 14 2022 20:38:00	Scott Marcus & Associates, 121 Johnson Road #2, Blackwood, NJ 08012-1758

District/off: 0312-1

User: admin

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Date Rcvd: Jan 14, 2022

Form ID: 318

Total Noticed: 25

519330567

Email/Text: courts@southjerseyfcu.com

Jan 14 2022 20:37:00

South Jersey Federal Credit Union, PO Box 5530,
Deptford, NJ 08096-0530

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name**Email Address**

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Maureen P. Steady

trustee@kurtzmansteady.com
mps@trustesolutions.net,J121@ecfbis.com,telaak@kurtzmansteady.com,steady@premierremote.com

Richard S. Hoffman, Jr.

on behalf of Debtor Julio Gonzalez rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4